

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Joseph Carpec
Linda L. Carpec
Debtor(s)

Case No. 16-10550-TPA
Chapter: 13

Per September 19, 2017 Proceeding

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

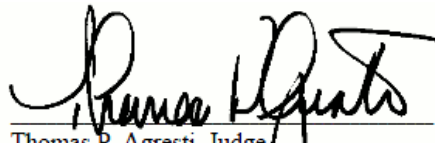
AND NOW, this **25th day of September, 2017**, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is ***DISMISSED, without prejudice***. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.


Thomas P. Agresti, Judge
United States Bankruptcy Court

**Case Administrators to serve:
All Creditors and All Parties In Interest**

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joseph Carpec
 Linda L. Carpec
 Debtors

Case No. 16-10550-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: vson
 Form ID: 309

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Sep 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2017.

db +Joseph Carpec, 196 Fetsko Road, West Middlesex, PA 16159-2408
 jdb #+Linda L. Carpec, 196 Fetsko Road, West Middlesex, PA 16159-2408
 cr +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 14254530 +Berkheimer Tax Administrator, PO Box 955, 50 North 7th Street, Bangor, PA 18013-1731
 14241959 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Mabt / Contfin, PO Box 8099, Newark, DE 19714)
 14273358 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,
 Greenville, SC 29603-0368
 14241940 +Capital One / Justice, Capital One Retail Services, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14241941 +Citibank North America, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
 14241947 +Ditech LLC, Po Box 6172, Rapid City, SD 57709-6172
 14241948 +Everhome Mortgage Co / Ever Bank, Attn: Bankruptcy Department, 301 West Bay Street,
 Jacksonville, FL 32202-5184
 14241953 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: Fsb Blaze, 5501 South Broadband Lane, Sioux Falls, SD 57108)
 14241949 +First National Credit Card / Legacy, PO Box 5097, Sioux Falls, SD 57117-5097
 14241951 +First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019
 14254531 +First Select Inc, 1415 Arville St. Ste 102, Las Vegas, NV 89102-0536
 14241952 +Fnb Consumer Discount Company, 908 Park Avenue, Meadville, PA 16335-3331
 14241957 +KML Law Group PC, Suite 5000 - BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14241960 +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
 14268011 +Mercer County Tax Claim Bureau, 3 Mercer County Courthouse, Mercer, PA 16137-1223
 14254532 +Mercer County Tax Claim Bureau, 104 Mercer County Courthouse, Mercer, PA 16137-1224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Sep 26 2017 01:23:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 cr EDI: RECOVERYCORP.COM Sep 26 2017 01:23:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14293310 EDI: AIS.COM Sep 26 2017 01:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 14241938 +EDI: BANKAMER.COM Sep 26 2017 01:23:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 14241939 +EDI: CAPITALONE.COM Sep 26 2017 01:23:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14266838 EDI: CAPITALONE.COM Sep 26 2017 01:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14304389 EDI: BL-BECKET.COM Sep 26 2017 01:23:00 Capital One NA, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14324335 +E-mail/Text: bankruptcy@cavps.com Sep 26 2017 01:31:07 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14241942 +E-mail/Text: bankruptcy@jdbbyrider.com Sep 26 2017 01:31:23 Cnac - In101,
 12802 Hamilton Crossing, Carmel, IN 46032-5424
 14241943 +EDI: WFNNB.COM Sep 26 2017 01:23:00 Comenity Bank / Maurices, Po Box 182125,
 Columbus, OH 43218-2125
 14241944 EDI: WFNNB.COM Sep 26 2017 01:23:00 Comenity Bank / Victoria Secret, Po Box 18215,
 Columbus, OH 43218
 14241945 +EDI: RCSFNBMARIN.COM Sep 26 2017 01:23:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 14241946 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 26 2017 01:30:33 Ditech Financial LLC,
 Po Box 6172, Rapid City, SD 57709-6172
 14325399 E-mail/Text: bankruptcy.bnc@ditech.com Sep 26 2017 01:30:33
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 14241950 +EDI: AMINFOFP.COM Sep 26 2017 01:23:00 First Premier Bank, 601 South Minnesota Avenue,
 Sioux Falls, SD 57104-4868
 14241955 +EDI: IRS.COM Sep 26 2017 01:23:00 Internal Revenue Service,
 Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
 14241958 +EDI: CBSKOHL.COM Sep 26 2017 01:23:00 Kohls / Capital One, Po Box 3120,
 Milwaukee, WI 53201-3120
 14295836 EDI: RESURGENT.COM Sep 26 2017 01:28:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14305005 +EDI: MID8.COM Sep 26 2017 01:23:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 14241961 +EDI: MERRICKBANK.COM Sep 26 2017 01:23:00 Merrick Bank / Geico Card, Po Box 23356,
 Pittsburg, PA 15222-6356
 14280130 +EDI: AGFINANCE.COM Sep 26 2017 01:23:00 ONEMAIN FINANCIAL, PO BOX 70912,
 CHARLOTTE, NC 28272-0912
 14241962 +EDI: AGFINANCE.COM Sep 26 2017 01:23:00 Onemain Financial, 6801 Colwell Boulevard,
 Ntsb-2320, Irving, TX 75039-3198

District/off: 0315-1

User: vson
Form ID: 309

Page 2 of 2
Total Noticed: 54

Date Rcvd: Sep 25, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14401041 EDI: PRA.COM Sep 26 2017 01:23:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14241963 +E-mail/Text: pennstarfcu@neohio.twcbc.com Sep 26 2017 01:31:15 Pennstar Federal Credit Union, 4139 East State Street, Hermitage, PA 16148-3402
14321672 +EDI: JEFFERSONCAP.COM Sep 26 2017 01:23:00 Premier Bankcard, LLC, c/o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud Mn 56302-7999
14273312 EDI: Q3G.COM Sep 26 2017 01:23:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14285678 EDI: Q3G.COM Sep 26 2017 01:23:00 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14247694 EDI: RECOVERYCORP.COM Sep 26 2017 01:23:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14241964 +EDI: RMSC.COM Sep 26 2017 01:23:00 Synch Bank / American Eagle, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
14241965 +EDI: RMSC.COM Sep 26 2017 01:23:00 Synchrony Bank / JCPenneys, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
14241966 +EDI: RMSC.COM Sep 26 2017 01:23:00 Synchrony Bank / Old Navy, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
14241967 +EDI: RMSC.COM Sep 26 2017 01:23:00 Synchrony Bank / Sams, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
14241968 +EDI: RMSC.COM Sep 26 2017 01:23:00 Synchrony Bank / Walmart, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
14241969 +EDI: VERIZONEAST.COM Sep 26 2017 01:23:00 Verizon, 500 Technology Drive, Suite 500, Weldon Spring, MO 63304-2225
14241970 +EDI: BLUESTEM Sep 26 2017 01:28:00 Webbank / Gettington, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC
14241956* +Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14241954* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2017 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Ditech Financial LLC ecfmail@mwc-law.com
Daniel P. Foster on behalf of Debtor Joseph Carpec dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Linda L. Carpec dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6